

Certificate Number: 03844-VAE-DE-015123262

Bankruptcy Case Number: 11-12850



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 19, 2011, at 12:39 o'clock PM CDT, Mary Jane Conti completed a course on personal financial management given by internet by Start Fresh Today Instructional, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: June 10, 2011 By: /s/Shirley Aranda

Name: Shirley Aranda

Title: Educator